

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-15793-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Susan C. Frackiewicz
449 Silvia Street
Trenton, NJ 08628

Social Security No.:

xxx-xx-8435

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 9/13/22

Time: 02:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Candye Ilene Smith-Sklar, Debtor's Attorney

COMMISSION OR FEES

fee: \$3,050.00

EXPENSES

expenses: \$0.00

If this is a chapter 13 case, the fees and expenses awarded:



will not reduce the amount to be paid to general unsecured creditors under the plan.



will reduce the amount to be paid to general unsecured creditors under the plan as follows: will be reduced by \$169/monthly

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 9, 2022

JAN:

Jeanne Naughton
Clerk

In re:
Susan C. Fraczekiewicz
Debtor

Case No. 18-15793-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 09, 2022

User: admin
Form ID: 137

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Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Susan C. Fraczekiewicz, 449 Silvia Street, Trenton, NJ 08628-3235 |
| lm | + Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404 |
| cr | + Heritage Crossing Condominium, Ansell Grimm & Aaron, 214 Carnegie Center, Ste. 112, Princeton, NJ 08540-6237 |
| lm | + Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063 |
| 517408780 | + Guidotti v. Legal Helpers Debt Resolutio, c/o Settlement Administrator, PO Box 404017, Louisville, KY 40233-4017 |
| 517519296 | + Heritage Crossing Condominium Association, Inc., c/o Richard B. Linderman, Esquire, Ansell Grimm & Aaron PC, 214 Carnegie Center, Ste. 112, Princeton, NJ 08540-6237 |
| 517408781 | + Heritage Crossing condo Assoc, c/o Access Property Management, 4 Walter E. Foran Blvd. STE 311, Flemington, NJ 08822-4668 |
| 517408782 | + HomeBridge Financial Serv., Inc./Cenlar, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Aug 09 2022 20:26:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Aug 09 2022 20:26:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517408769 | + Email/PDF: bncnotices@becket-lee.com | Aug 09 2022 20:30:18 | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 |
| 517408770 | + Email/Text: creditcardbkcorrespondence@bofa.com | Aug 09 2022 20:26:00 | Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012 |
| 517408771 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 09 2022 20:30:46 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517408772 | + Email/PDF: acg.coaf.ebn@aisinfo.com | Aug 09 2022 20:30:18 | Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517424564 | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 09 2022 20:30:32 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 517424645 | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 09 2022 20:30:46 | Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 517408773 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 09 2022 20:30:32 | Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 517408774 | + Email/Text: clientservices@credit-control.com | Aug 09 2022 20:26:00 | Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430 |

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| 517487669 | Email/Text: BKPT@cfna.com | Aug 09 2022 20:26:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011 |
| 517408775 | + Email/Text: BKPT@cfna.com | Aug 09 2022 20:26:00 | Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315 |
| 517408776 | + Email/PDF: creditonebknotifications@resurgent.com | Aug 09 2022 20:30:18 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873 |
| 517408777 | + Email/Text: bankruptcy@conj.org | Aug 09 2022 20:26:00 | Credit Union Of N J, Po Box 7921, Ewing, NJ 08628-0921 |
| 517408778 | Email/Text: BNSFN@capitalsvcs.com | Aug 09 2022 20:26:00 | First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 51117 |
| 517408779 | Email/Text: BNBLAZE@capitalsvcs.com | Aug 09 2022 20:26:00 | First Svgs Bk-blaze, Po Box 5096, Sioux Falls, SD 57117 |
| 517571498 | + Email/Text: BKelectronicnotices@cenlar.com | Aug 09 2022 20:26:00 | HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 517568615 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 09 2022 20:30:19 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517566228 | Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 09 2022 20:30:18 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 517408783 | Email/Text: ml-ebn@missionlane.com | Aug 09 2022 20:26:00 | Lendup/tab Bank, 225 Bush St, San Francisco, CA 94104 |
| 517408784 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 09 2022 20:30:31 | Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001 |
| 517524473 | + Email/Text: bankruptcydpt@mcmcg.com | Aug 09 2022 20:26:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517408785 | ^ MEBN | Aug 09 2022 20:23:04 | Mobiloansllc, P.O. Box 1409, Marksville, LA 71351-1409 |
| 517938157 | + Email/Text: mtgbk@shellpointmtg.com | Aug 09 2022 20:26:00 | New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 517885313 | Email/Text: mtgbk@shellpointmtg.com | Aug 09 2022 20:26:00 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675 |
| 517885314 | Email/Text: mtgbk@shellpointmtg.com | Aug 09 2022 20:26:00 | New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675 |
| 517443121 | Email/PDF: cbp@onemainfinancial.com | Aug 09 2022 20:30:44 | ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251 |
| 517408786 | + Email/PDF: cbp@onemainfinancial.com | Aug 09 2022 20:30:31 | OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013 |
| 517682797 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 09 2022 20:55:36 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 517682798 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 09 2022 20:30:32 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 517408787 | + Email/PDF: cbp@onemainfinancial.com | Aug 09 2022 20:30:18 | Springleaf Fin Svcs F, 601 Nw 2nd St, Evansville, IN 47708-1013 |
| 517408788 | + Email/PDF: gecsed@recoverycorp.com | Aug 09 2022 21:21:02 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |

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| 517408789 | + Email/PDF: gecsedl@recoverycorp.com | Aug 09 2022 20:55:36 | Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 517408790 | + Email/PDF: gecsedl@recoverycorp.com | Aug 09 2022 20:55:39 | Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 517408791 | + Email/PDF: Bankruptcynoticesauto@wellsfargo.com | Aug 09 2022 20:41:01 | Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657 |

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517938158 | | New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing |
| 517559597 | *+ | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| aty | ##+ | KML Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812 |

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2022 at the address(es) listed below:

| Name | Email Address |
|------------------------------|--|
| Albert Russo | docs@russotrustee.com |
| Candye Ilene Smith-Sklar | on behalf of Debtor Susan C. Fraczkiwicz njpalaw@gmail.com r56958@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Loss Mitigation Cenlar Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Jason Brett Schwartz | on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com |
| Joseph Andrew Kutschman, III | on behalf of Creditor Heritage Crossing Condominium jkutschman@cutolobarros.com ecourts@cutolobarros.com |
| Rebecca Ann Solarz | on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8